

## PERSONAL FINANCE

Photo by Prostock Studio



### Financial Literacy

**Grades 11-12**

**Program Options:** Facilitated by a JA Volunteer | Teacher-led

Students develop an understanding of financial issues faced by teens and young adults.

**NEW - Enhanced activities on credit and banking.**

### Learning Experience Highlights of the Personal Finance Program


- Recognize the role income plays in personal finances
- Discover the importance of planning their financial decisions
- Identify high-dollar items and unexpected costs that require savings
- Explain the importance of making and keeping a spending plan
- Consider the types of expenditures that might go into a monthly budget
- Express the need to make good credit decisions to avoid costly consequences
- Assess potential risks to their personal finances



Local Partners



Global Asset Management  
PH&N Institutional



If you count the amount of money that you're spending and you budget well, it'll help you manage your money better and plan for the future and also enjoy what you have now.

-Personal Finance Student



### **JA programs are available at no cost to educators, youth or parents**

- Programs may occur in-person or virtually (based on location)
- Program length is flexible and can range from 2-6 hours
- By running the program with their class, educators can facilitate activities at their own pace to accommodate/allow for integration into instructional time and achieve curriculum objectives and learning goals
- JA volunteers who facilitate the program share their knowledge and perspectives relevant to the activities
- Youth gain new skills related to business

Visit [jabc.ca/programs](http://jabc.ca/programs) to learn more about our other programs.